

In re:  
Thomas D McDevitt  
Debtor

Case No. 19-16676-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 26, 2025

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2025:

Recip ID	Recipient Name and Address
db	+ Thomas D McDevitt, 2428 S Bouvier Street, Philadelphia, PA 19145-4317
14419302	+ Gateway One Lending & Finance, 175 North Riverview Drive, Suite 100, Anaheim, CA 92808-1225

TOTAL: 2

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 27 2025 00:55:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 27 2025 05:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 27 2025 00:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14421609	+ EDI: PHINAMERI.COM	Feb 27 2025 05:26:00	ACAR Leasing Ltd. d/b/a GM Financial Leasing, PO BOX 183853, Arlington, TX 76096-3853
14443120	Email/PDF: bncnotices@becket-lee.com	Feb 27 2025 01:28:48	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14439959	+ EDI: BANKAMER2	Feb 27 2025 05:26:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14484171	Email/Text: megan.harper@phila.gov	Feb 27 2025 00:55:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14416068	+ EDI: AIS.COM	Feb 27 2025 05:26:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14416068	+ Email/PDF: ebn_ais@aisinfo.com	Feb 27 2025 02:02:09	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14412077	+ Email/Text: bankruptcy@cavps.com	Feb 27 2025 00:55:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14446039	EDI: CITICORP	Feb 27 2025 05:26:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14431696	EDI: DISCOVER	Feb 27 2025 05:26:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14428925	+ Email/Text: RASEBN@raslg.com	Feb 27 2025 00:54:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

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14866408	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 27 2025 00:54:00	Nationstar Mortgage LLC, c/o Rushmore Servicing, PO Box 619094, Dallas, TX 75261-9094
14904389	+ Email/Text: mtgbk@shellpointmtg.com	Feb 27 2025 00:54:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14437333	^ MEBN	Feb 27 2025 00:26:18	PHILA GAS WORKS, 800 W MONTGOMERY AVE, PHILADELPHIA, PA 19122-2898, ATTN: BANKRUPTCY DEPT,3FL
14441508	Email/Text: Bankruptcy.Notices@pnc.com	Feb 27 2025 00:54:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
14441056	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Feb 27 2025 00:54:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
14443669	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Feb 27 2025 02:44:02	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14443946	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2025 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor Nationstar Mortgage LLC amps@manleydeas.com
ANGELA CATHERINE PATTISON	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing apattison@hillwallack.com apattison@ecf.courtdrive.com
BRAD J. SADEK	on behalf of Debtor Thomas D McDevitt brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
DENISE ELIZABETH CARLON	on behalf of Creditor COMMUNITY LOAN SERVICING LLC bkgroup@kmlawgroup.com
KENNETH E. WEST	

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ecfemails@ph13trustee.com philaecf@gmail.com

MARIO J. HANYON

on behalf of Creditor Bayview Loan Servicing LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com

MICHELLE L. MCGOWAN

on behalf of Creditor Nationstar Mortgage LLC mimcgowan@raslg.com

ROBERT J. DAVIDOW

on behalf of Creditor Matrix Financial Services Corporation robert.davidow@phelanhallinan.com

Stephen Franks

on behalf of Creditor Nationstar Mortgage LLC amps@manleydeas.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing wcraig@egalawfirm.com  
mortoncraigecef@gmail.com;alapinski@egalawfirm.com

TOTAL: 11

**Information to identify the case:**

Debtor 1	<b>Thomas D McDevitt</b>	Social Security number or ITIN	xxx-xx-2659
	_____ First Name Middle Name Last Name	EIN	--____
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	_____ First Name Middle Name Last Name	EIN	--____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:		<b>19-16676-amc</b>	

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas D McDevitt

2/25/25

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**